Docket No.: 37355-304

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

KIEKHAEFER, JOHN H.

10/735940

Filed

December 15, 2003

Title

TRANSPARENT/TRANSLUCENT FINANCIAL TRANSACTION CARD

Grp./A.U.

2876

Examiner

J. Fureman

Customer No.

1923

Confirmation No.: 3705

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment,

Commissioner for Patents, P.O. Box 1450, Alexandria, VA

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment in the above identified application.

No additional fee is required.

Applicant is entitled to small entity status under 37 CFR 1.27

Also attached:

The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	0	0	0	\$50.00 =	\$0.00
Independent Claims	0	0	0	\$200.00 =	\$0.00
	****	Multiple dependent claims newly presented			\$0.00
Fee for extension of time				\$0.00	
					\$0.00
		Total of Above Calculations			

Please charge my Deposit Account No. 13-0206 in the amount of \$0.00. An additional copy of this transmittal sheet is submitted herewith.

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit 冈 any overpayment, to Deposit Account No. 13-0206, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

Stephen T. Scherrer Registration No. 45,080

Please recognize our Customer No. 1923 as our correspondence address.

227 West Monroe Street Chicago, IL 60606-5096 Phone: 312.372.2000

Facsimile: 312.984.7700 Date: July 26, 2005

CHI99 4504197-1.037355.0304

PATENT PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant |

KIEKHAEFER, JOHN H.

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: J. Fureman

Customer No.

: 1923

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Certificate of Mailing

Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 26,

<u>2005</u>.

Stephen T. Scherrer, Reg. No. 45,080

REPLY TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Introductory Comments

The paper is submitted in reply to the Office Action dated July 14, 2005. Please consider the amendments and remarks as indicated on the following pages.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.